

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-59. (Previously Cancelled)

60. (Currently Amended) A method, comprising:
executing computer-implemented instructions performed by one or more processors for:
receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of [[the]] a payor, and the request comprising one of (i) a payment request or (ii) a request to add the payee to a pick list associated with the payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse;
accessing, from at least one database by the clearinghouse and based on utilizing at least a portion of the received information identifying the payee, stored billing information; information from at least one database;
identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee;
generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and
transmitting, by the clearinghouse to the payor, the generated notification.

61. (Currently Amended) The method of claim 60, wherein identifying a bill presentment information associated with the payee comprises:
matching the at least a portion of the received information identifying the payee to at least a portion of the billing information; and
determining, subsequent to the matching, whether that the bill presentment information is available in the billing information.

62. (Previously Presented) The method of claim 60, wherein identifying a bill presentment information associated with the payee comprises identifying an indication that the payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

63. (Previously Presented) The method of claim 62, further comprising executing computer-implemented instructions performed by the one or more processors for:

receiving, by the clearinghouse from the payor, a request to activate electronic bill presentment of bills for the payor from the payee through the clearinghouse; and

initiating activation of electronic bill presentment in response to the received request.

64. (Previously Presented) The method of claim 63, wherein initiating activation of electronic bill presentment comprises:

transmitting, by the clearinghouse to the payee, a notification of the request to activate electronic bill presentment.

65. (Previously Presented) The method of claim 60, wherein identifying a bill presentment information associated with the payee comprises identifying an indication that an electronic bill from the payee for the payor is available through the clearinghouse.

66. (Currently Amended) The method of claim 65, further comprising executing computer-implemented instructions performed by the one or more processors for:

receiving, by the clearinghouse from the payor, a request to receive the electronic bill; and

transmitting, by the clearinghouse to the payor, information associated with the electronic bill.

67. (Previously Presented) The method of claim 66, further comprising executing computer-implemented instructions performed by the one or more processors for:

transmitting, by the clearinghouse to the payee, a notification of the request to receive the electronic bill.

68. (Previously Presented) The method of claim 66, further comprising executing computer-implemented instructions performed by the one or more processors for:

receiving, by the clearinghouse from the payor, a request to pay the electronic bill; and
remitting, by the clearinghouse to the payee, a payment for the electronic bill.

69. (Currently Amended) The method of claim 60, wherein ~~receiving the~~ information identifying the payee comprises ~~receiving~~ first information identifying the payee, and further comprising executing computer-implemented instructions performed by the one or more processors for:

identifying, by the clearinghouse, second information identifying the payee; and
transmitting, by the clearinghouse to the payor, the second information identifying the payee,
wherein the notification is transmitted to the payer with the second information identifying the payee.

70. (Currently Amended) The method of claim 60, further comprising executing computer-implemented instructions performed by the one or more processors for:

storing, by the clearinghouse in ~~the at least one database, a data store~~, the information identifying the payee,

wherein identifying a bill presentment information comprises identifying a bill presentment information (i) subsequent to storing the information identifying the payee, or (ii) prior to storing the information identifying the payee.

71. (Currently Amended) The method of claim 60, wherein ~~the accessed~~ ~~accessing stored~~ billing information ~~from at least one database~~ comprises ~~accessing~~ first bill ~~information, information from at least one database~~, and further comprising executing computer-implemented instructions performed by the one or more processors for:

receiving, by the clearinghouse from the payee, second bill information associated with bills of the payee;

identifying, by the clearinghouse from at least a portion of the second bill information, an electronic bill of the payee that is available for the payor through the clearinghouse; and

transmitting, by the clearinghouse to the payor, a notification of the available electronic bill of the payee.

72. (Currently Amended) The method of claim 71, wherein ~~receiving the second bill information is received associated with bills of the payee comprises receiving second bill information associated with bills of the payee~~ subsequent to the receipt of the information identifying the payee.

73. (Currently Amended) The method of claim 60, wherein the identified identifying a bill presentment information ~~associated with the payee~~ comprises identifying first bill presentment information, wherein ~~generating a the generated~~ notification comprises ~~generating~~ a first notification, and further comprising executing computer-implemented instructions performed by the one or more processors for:

determining, by the clearinghouse, information identifying the payor;

accessing, from the at least one database by the clearinghouse ~~and based on utilizing~~ at least a portion of the determined information identifying the payor, stored electronic billing information for the ~~payor; payor from the at least one database;~~ and

identifying, by the clearinghouse from the accessed electronic billing information for the payor, an electronic bill for the payor that is available to the payor through the clearinghouse;

generating, by the clearinghouse based at least in part on the identification of the electronic bill for the payor, a second notification of a second bill presentment information; and

transmitting, by the clearinghouse to the payor, the second notification.

74. (Currently Amended) The method of Claim 73, wherein the payee comprises identifying a bill presentment information associated with the payee comprises identifying first bill presentment information associated with a first payee, and

wherein identifying an the identified electronic bill for the payor comprises identifying an electronic bill for the payor that is a bill of a second payee different than the first payee.

75. (Currently Amended) The method of Claim 74, wherein generating a the generated second notification of a second bill presentment information comprises generating a second notification of a second bill presentment information that comprises an indication that the second payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

76. (Currently Amended) The method of Claim 74, wherein generating a the generated second notification of a second bill presentment information comprises generating a second notification of a second bill presentment information that comprises an indication that the electronic bill from the second payee for the payor is available through the clearinghouse.

77. (Currently Amended) The method of Claim 60, further comprising executing computer-implemented instructions performed by the one or more processors for:

storing an indication of the identified payee in a payee the pick list associated with the payor.

78. (Currently Amended) The method of Claim 77, wherein the pick list storing an indication of the identified payee in a payee list comprises storing an indication in a payee list that comprises multiple payees identified by the payor, and further comprising executing computer-implemented instructions performed by the one or more processors for:

transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, wherein the presentation includes the generated notification of the bill presentment information.

79. (Currently Amended) A system, comprising:

a communications interface associated with a bill presentment and payment central clearinghouse and operable to (i) receive a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of [[the]] a payor, and the

Response to Final Office Action mailed March 16, 2010

request comprising one of (a) a payment request or (b) a request to add the payee to a pick list associated with the payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse, and (ii) transmit a notification to the payor; and

at least one processor associated with the clearinghouse and operable to (i) receive the information identifying the payee from the communications interface, (ii) access, from at least one database based on utilizing at least a portion of the information identifying the payee, stored billing information, information from at least one database, (iii) identify, from the accessed billing information, a bill presentment information associated with the payee, (iv) generate the notification to the payee, the notification including the identified bill presentment information, and (v) direct the communications interface to transmit the notification to the payor.

80. (Currently Amended) The system of claim 79, wherein the processor is operable to identify the bill presentment information associated with the payee by:

matching the at least a portion of the received information identifying the payee to at least a portion of the billing information; and

determining, subsequent to the matching, whether that the bill presentment information is available in the billing information.

81. (Previously Presented) The system of claim 79, wherein the bill presentment information associated with the payee comprises an indication that the payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

82. (Previously Presented) The system of claim 81, wherein:

the communications interface is further operable to receive, from the payor, a request to activate electronic bill presentment of bills for the payor from the payee through the clearinghouse; and

the at least one processor is further operable to initiate the activation of electronic bill presentment in response to the received request.

83. (Previously Presented) The system of claim 82, wherein the processor is further operable to direct the transmission, to the payee, of a notification of the request to activate electronic bill presentment.

84. (Previously Presented) The system of claim 79, wherein the bill presentment information associated with the payee comprises an indication that an electronic bill from the payee for the payor is available through the clearinghouse.

85. (Currently Amended) The system of claim 84, wherein:

the communications interface is further operable to receive, from the payor, a request to receive the electronic bill; and

the at least one processor is further operable to direct the transmission of information associated with the electronic bill to the payor.

86. (Previously Presented) The system of claim 85, wherein the at least one processor is further operable to direct the transmission of a notification of the request to receive the electronic bill to the payee.

87. (Previously Presented) The system of claim 85, wherein:

the communications interface is further operable to receive, from the payor, a request to pay the electronic bill; and

the at least one processor is further operable to direct the remittance, to the payee, of a payment for the electronic bill.

88. (Previously Presented) The system of claim 79, wherein:

the information identifying the payee is first information identifying the payee,

the at least one processor is further operable to identify second information identifying the payee, and

the communications interface is further operable to transmit, to the payor, the second information identifying the payee with the notification.

89. (Currently Amended) The system of claim 79, wherein the at least one processor is further operable to store, in the at least one database, a data store, the information identifying the payee, and

wherein the identification of the bill presentment information by the at least one processor occurs one of (i) subsequent to storing the information identifying the payee, or (ii) prior to the storing the information identifying the payee.

90. (Previously Presented) The system of claim 79, wherein:

the billing information includes first bill information,

the communications interface is further operable to receive, from the payee, second bill information associated with bills of the payee, and

the at least one processor is further operable to (i) identify, from the second bill information, an electronic bill of the payee that is available for the payor through the clearinghouse and (ii) direct the transmission, to the payor, of a notification of the available electronic bill of the payee.

91. (Previously Presented) The system of claim 90, wherein the second bill information associated with bills of the payee is received by the communications interface subsequent to the receipt of the information identifying the payee.

92. (Currently Amended) The system of claim 79, wherein:

the bill presentment information is a first bill presentment information,

wherein the notification is a first notification, :

wherein the at least one processor is further operable to (i) determine information identifying the payor, (ii) access, ~~based on~~ from the at least one database utilizing at least a portion [[on]] of the determined information identifying the payor, stored electronic billing information for the payor, payor from the at least one database, (iii) identify, from the accessed electronic billing information for the payor, an electronic bill for the payor that is available to the payor through the clearinghouse, (iv) generate, based at least in part on the identification of the

electronic bill for the payor, a second notification of a second bill presentment information, and (v) direct the transmission, to the payor, of the second notification.

93. (Previously Presented) The system of Claim 92, wherein the payee is a first payee, and wherein the electronic bill for the payor is a bill of a second payee different than the first payee.

94. (Previously Presented) The system of Claim 93, wherein the second bill presentment information comprises an indication that the second payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

95. (Previously Presented) The system of Claim 93, wherein the second bill presentment information comprises an indication that the electronic bill from the second payee for the payor is available through the clearinghouse.

96. (Currently Amended) The system of Claim 79, wherein the at least one processor is further operable to direct the storage of an indication of the identified payee in ~~a payee the pick~~ list associated with the payor.

97. (Currently Amended) The system of Claim 96, wherein:
the ~~payee pick~~ list comprises multiple payees identified by the payor,
the at least one processor is further operable to direct the communications interface to transmit a presentation of the ~~payee pick~~ list to the payor, and
the communications interface is further operable to transmit the presentation to the payor, wherein the presentation includes the generated notification.

98. (Previously Presented) The system of Claim 97, wherein the presentation includes the bill presentment information.

99. (Currently Amended) A computer program product, comprising a computer usable medium having a computer readable program code embodied therein, the computer readable program code configured to be executed to facilitate:

receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of [[the]] a payor, and the request comprising one of (i) a payment request or (ii) a request to add the payee to a pick list associated with the payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse;

accessing, from at least one database by the clearinghouse and based on utilizing at least a portion of the received information identifying the payee, stored billing information; information from at least one database;

identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee;

generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and

transmitting, by the clearinghouse to the payor, the generated notification.

100. (Cancelled) ~~The method of Claim 60, wherein receiving a request comprises receiving one of a payment request or a request to add a payee to a pick list associated with the payor.~~

101. (Cancelled) ~~The system of Claim 79, wherein the received request comprises one of a payment request or a request to add a payee to a pick list associated with the payor.~~

102. (New) The computer program product of claim 99, wherein the bill presentment information associated with the payee is identified by:

matching the at least a portion of the received information identifying the payee to at least a portion of the billing information; and

determining, subsequent to the matching, that the bill presentment information is available in the billing information.

103. (New) The computer program product of claim 99, wherein the bill presentment information associated with the payee is identified by identifying an indication that the payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

104. (New) The computer program product of claim 103, wherein the computer readable program code is further configured to be executed to facilitate:

receiving, by the clearinghouse from the payor, a request to activate electronic bill presentment of bills for the payor from the payee through the clearinghouse; and
initiating activation of electronic bill presentment in response to the received request.

105. (New) The computer program product of claim 104, wherein the computer readable program code is further configured to be executed to facilitate:

transmitting, by the clearinghouse to the payee, a notification of the request to activate electronic bill presentment.

106. (New) The computer program product of claim 99, wherein the bill presentment information associated with the payee is identified by identifying an indication that an electronic bill from the payee for the payor is available through the clearinghouse.

107. (New) The computer program product of claim 106, wherein the computer readable program code is further configured to be executed to facilitate:

receiving, by the clearinghouse from the payor, a request to receive the electronic bill;
and

transmitting, by the clearinghouse to the payor, information associated with the electronic bill.

108. (New) The computer program product of claim 107, wherein the computer readable program code is further configured to be executed to facilitate:

transmitting, by the clearinghouse to the payee, a notification of the request to receive the electronic bill.

109. (New) The computer program product of claim 107, wherein the computer readable program code is further configured to be executed to facilitate:

receiving, by the clearinghouse from the payor, a request to pay the electronic bill; and
remitting, by the clearinghouse to the payee, a payment for the electronic bill.

110. (New) The computer program product of claim 99, wherein the information identifying the payee comprises first information identifying the payee, and wherein the computer readable program code is further configured to be executed to facilitate:

identifying, by the clearinghouse, second information identifying the payee; and
transmitting, by the clearinghouse to the payor, the second information identifying the payee,
wherein the notification is transmitted to the payor with the second information identifying the payee.

111. (New) The computer program product of claim 99, wherein the computer readable program code is further configured to be executed to facilitate:

storing, by the clearinghouse in the at least one database, the information identifying the payee,
wherein the bill presentment information is identified (i) subsequent to storing the information identifying the payee, or (ii) prior to storing the information identifying the payee.

112. (New) The computer program product of claim 99, wherein the accessed billing information comprises first bill information, and wherein the computer readable program code is further configured to be executed to facilitate:

receiving, by the clearinghouse from the payee, second bill information associated with bills of the payee;

identifying, by the clearinghouse from at least a portion of the second bill information, an electronic bill of the payee that is available for the payor through the clearinghouse; and

transmitting, by the clearinghouse to the payor, a notification of the available electronic bill of the payee.

113. (New) The computer program product of claim 112, wherein the second bill information is received subsequent to the receipt of the information identifying the payee.

114. (New) The computer program product of claim 99, wherein the identified bill presentment information comprises first bill presentment information, wherein the generated notification comprises a first notification, and wherein the computer readable program code is further configured to be executed to facilitate:

determining, by the clearinghouse, information identifying the payor;

accessing, from the at least one database by the clearinghouse utilizing at least a portion of the determined information identifying the payor, stored electronic billing information for the payor;

identifying, by the clearinghouse from the accessed electronic billing information for the payor, an electronic bill for the payor that is available to the payor through the clearinghouse;

generating, by the clearinghouse based at least in part on the identification of the electronic bill for the payor, a second notification of a second bill presentment information; and

transmitting, by the clearinghouse to the payor, the second notification.

115. (New) The computer program product of Claim 114, wherein the payee comprises a first payee, and

wherein the identified electronic bill for the payor comprises an electronic bill that is a bill of a second payee different than the first payee.

116. (New) The computer program product of Claim 115, wherein the generated second notification comprises an indication that the second payee is an electronic biller capable of providing electronic bill presentment to the payor through the clearinghouse.

117. (New) The computer program product of Claim 115, wherein the generated second notification comprises an indication that the electronic bill from the second payee for the payor is available through the clearinghouse.

118. (New) The computer program product of Claim 99, wherein the computer readable program code is further configured to be executed to facilitate:

storing an indication of the identified payee in the pick list associated with the payor.

119. (Currently Amended) The computer program product of Claim 118, wherein the pick list comprises multiple payees identified by the payor, and wherein the computer readable program code is further configured to be executed to facilitate:

transmitting, by the clearinghouse to the payor, a presentation of the pick list, wherein the presentation includes the generated notification of the bill presentment information.

120. (New) A method, comprising:

executing computer-implemented instructions performed by one or more processors for:
receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of a payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse;

storing an indication of the identified payee in a payee list associated with the payor, the payee list comprising one or more payees identified by the payor;

accessing, from at least one database by the clearinghouse utilizing at least a portion of the received information identifying the payee, stored billing information;

identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee;

generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and

transmitting, by the clearinghouse to the payor, a presentation of the payee list, the presentation comprising the generated notification.

121. (New) A system, comprising:

a communications interface associated with a bill presentment and payment central clearinghouse and operable to (i) receive a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of a payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse, and (ii) transmit a presentation to the payor; and

at least one processor associated with the clearinghouse and operable to (i) receive the information identifying the payee from the communications interface, (ii) store an indication of the identified payee in a payee list associated with the payor, the payee list comprising one or more payees identified by the payor, (iii) access, from at least one database utilizing at least a portion of the information identifying the payee, stored billing information, (iv) identify, from the accessed billing information, a bill presentment information associated with the payee, (v) generate the notification to the payee, the notification including the identified bill presentment information, and (vi) direct the communications interface to transmit the presentation, the presentation comprising the payee list and the generated notification..